PAYMENT FLOW

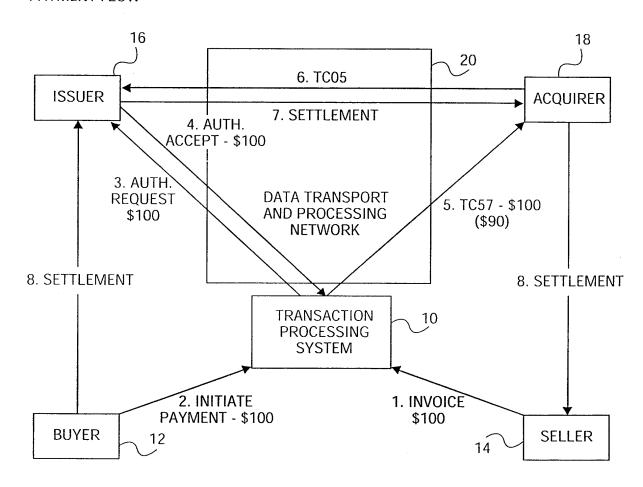
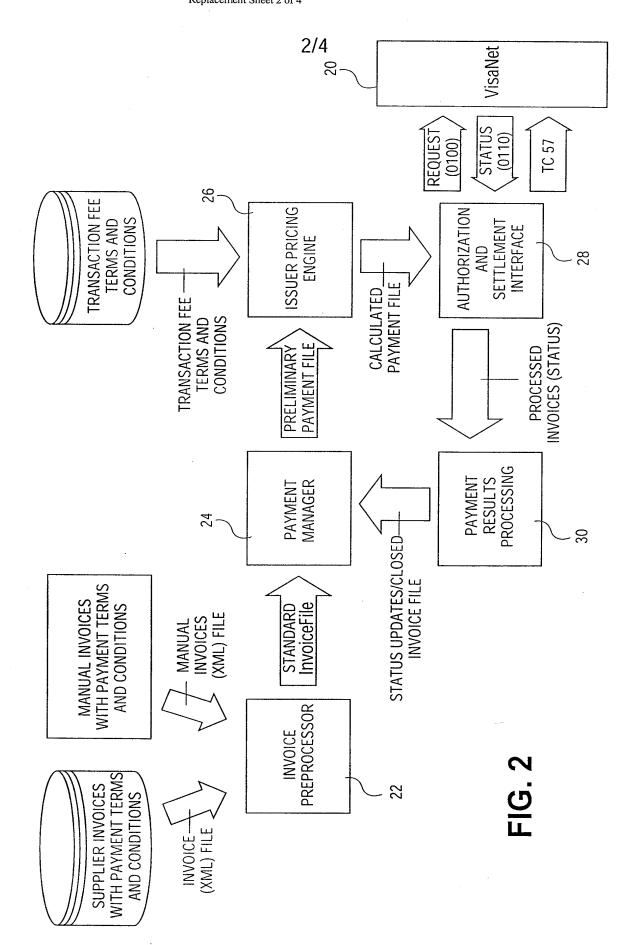


FIG. 1

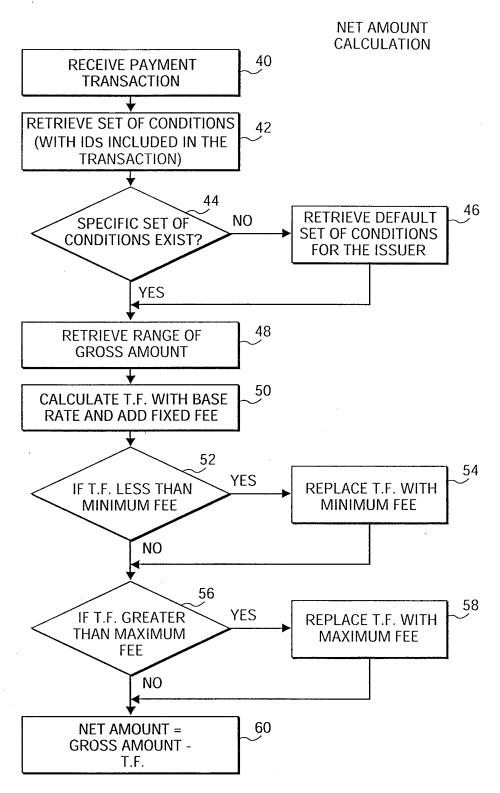
Patrick R. Jewik, Reg. No. 40,456 (415) 576-0200 App. No. 10/020,466 Filed: October 29, 2001 Dckt. No. 16222U-008400US Replacement Sheet 2 of 4



	Transaction Fee Term #1	Transaction Fee Term #2	Transaction Fee Term #3
Issuer ID	1234	5678	9012
Buyer ID	95	18	
Hamilton account 121212 (or alias)	121212		!
Supplier ID	22	22	1

FIG. 3

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T.F. = TRANSACTION FEE

FIG. 4